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October 2021

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Vol. 21, No. 4

INSIDE

COURTESY PHOTO



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Finding the best Medicare plan for you.

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www.thewhpc.org/world-hospice-and-palliative-care-day

October 9th marks World Hospice and Palliative Care Day 2021. The day serves to celebrate, support, and speak up about the importance of equity in access to hospice and palliative care.

“Palliative care is not part of universal health coverage in many countries across the world and for years palliative care has not been adequately funded by governments. Through World Hospice and Palliative Care Day organizations are shining a light on the inequity in access to palliative care across the globe,” Dr. Stephen Connor, Executive Director of the Worldwide Hospice and Palliative Care Alliance.

Palliative Care is specialized medical care for people with serious illnesses or health problems. This type of care helps people of all ages by relieving pain and other symptoms like breathing problems, nausea, depression, anxiety, trouble sleeping, exhaustion, loss of appetite, or spiritual or emotional concerns. Hospice is only for people with a life expectancy of six months or less and no longer choose to seek curative treatments. Both hospice and palliative care help manage difficult symptoms with a focus on the quality of life.

Worldwide, more than 25.5 million people die every year with serious health suffering. It is found that less than 10% of the overall need for palliative care is being met globally.

Additionally, where palliative care is part of the universal health coverage, it misses out on the equitable palliative care provision including:

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MIDLAND CARE

Durkin focuses on Medicare plans, long-term care insurance

By Kevin Groenhagen

According to Thomas “Mark” Durkin, many people ask him about Joe Namath, the professional football quarterback who “guaranteed” that his New York Jets would defeat the favored Baltimore Colts in the 1969 Super Bowl.

People don’t ask Durkin about that game, which the Jets did indeed win, or about Namath’s statistics during his 13 seasons in the American Football League and National Football League. Instead, they want to know about what Namath is doing today.

“People ask me, ‘Why do I see those Joe Namath Medicare commercials so often and when will they end?’” Durkin said.

Unfortunately, for those who believe the commercials run too frequently and/or are annoying, they’re not likely to end anytime soon. In addition, television viewers are likely to see even more Medicare-related commercials

beginning this month.

“In addition to Joe Namath, you’re going to see more insurance-branded commercials beginning in October,” Durkin said. “That’s because the major insurance companies will be pushing Medicare plans during the annual election period, which is October 15 through December 7.”

During the annual election period (also known as Medicare open enrollment), seniors can do the following:

- Switch from Original Medicare to Medicare Advantage (as long as you’re enrolled in both Medicare Part A and Part B, and you live in the Medicare Advantage plan’s service area).
- Switch from Medicare Advantage to Original Medicare (plus a Medicare Part D plan, and possibly, a Medigap plan).
- Switch from one Medicare Advantage plan to another.
- Switch from one Medicare Part D prescription drug plan to another.

■ CONTINUED ON PAGE FOUR

COURTESY PHOTO



Thomas “Mark” Durkin,

Kaw Valley Senior Monthly

Kevin L. Groenhagen
Editor and Publisher

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Mark Durkin

■ CONTINUED FROM PAGE THREE

“Consumers on Medicare are required to have prescription coverage,” Durkin said. “If you do not obtain prescription coverage when you are first eligible and do get coverage at a later date, you may pay an enrollment penalty. You are not required to purchase a Part D prescription plan from an insurance company if you have credible coverage some other way. The most common credible coverage consumers may have is through the VA.”

- Enroll in a Medicare Part D plan if you didn’t enroll when you were first eligible for Medicare.

“Original Medicare is a fee-for-service health plan that has two parts,” Durkin said. “Medicare Part A, or hospital insurance, covers inpatient hospital care, skilled nursing facility, hospice, lab tests, surgery, and home health care. For most people, there is no premium for Medicare Part A. Medicare Part B covers medically necessary services and preventive services. For most people, the monthly premium for Medicare Part B is \$148.50. The premium is income-based, so your monthly premium could be higher. Medicare first pays its share of the Medicare-approved amount, and then you pay your share (coinsurance and deductibles).”

Original Medicare pays only 80% of the hospital and medical doctor costs. Consumers have four options to cover the 20% Medicare does not cover:

- Self-insure (pay out of pocket). “This can be very risky and expensive,” Durkin said. “If you have a hospital bill of \$200,000 and you have only Part A and Part B, your bill is \$40,000.

- Low-income people may qualify for KanCare (Medicaid) and the state

will pay the 20% Medicare does not cover.

- Purchase a Medicare Supplement/Medigap policy for a private insurance company. These standardized plans will typically cover the 20% co-insurance and deductibles associated with original Medicare.

- Purchase a Medicare Advantage plan. “These plans are designed to reduce the 20% not covered by Original Medicare,” Durkin said. “These are the plans you now see on television and you will see more starting on October 1 when insurance companies can start marketing the 2022 plans. A Medicare Advantage plan (Part C) is a type of Medicare health plan offered by a private company that contracts with Medicare. Medicare Advantage plans provide all Part A and Part B benefits, excluding hospice. The Medicare Advantage plans offered by insurance companies cover all of the benefits of original Medicare and have some other benefits not covered by original Medicare. These benefits typically include dental, vision, hearing aids, gym membership, and others. The amount of coverage will vary by carrier and county. Some plans will include prescription drug coverage.”

President Lyndon B. Johnson signed the Medicare amendment into law on July 30, 1965, at the Harry S. Truman Presidential Library in Independence, Missouri. Former President Harry S. Truman, whom Johnson called “the real daddy of Medicare,” and his wife, former First Lady Bess Truman, became the first recipients of the program.

“The idea behind Medicare was to allow workers to have medical insurance when they retired,” Durkin said. “Working employees would have money withheld from their paychecks to pay for Medicare and the main way

■ CONTINUED ON PAGE FIVE



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Mark Durkin

■ CONTINUED FROM PAGE THREE

they would qualify for Medicare is when they turned 65 and had worked at least 40 quarters.”

Durkin, who grew up in Phoenix, Arizona, has been involved in sales for several decades.

“I was originally more involved in consumer sales, whether it was with Procter and Gamble selling Tide, Minute-Maid selling orange juice, or Chinet selling paper plates,” he said. “I’ve always been in sales, especially sales management. However, I wanted to get back into traditional sales instead of managing people. I wanted to make a living based on my own personal sales.”

Durkin’s desire to get back into traditional sales led him to become an insurance agent 18 years ago.

“Originally, I sold only long-term insurance policies,” he said. “Another agent approached me about 15 years ago and asked if I would be interested in selling Medicare plans. So, now I am

focused only on the senior market with long-term care and Medicare plans. I’m a broker. I represent six different insurance companies. When I meet with people, we review their prescriptions and we review their doctors to make sure they’re in network. By offering a variety of plans, I can help them pick the best plan for their situation.”

Durkin and his wife, Kathleen, moved to Kansas from Ohio about 17 years ago.

“We moved to be near her elderly parents,” he said. “Our kids were also at that age that they were on their own in Ohio.”

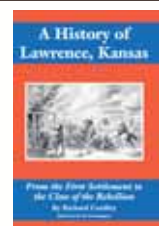
With 10,000 baby boomers turning 65 and, thus, qualifying for Medicare every day, Durkin says we’re likely

to see Joe Namath and other celebrities promoting Medicare Advantage plans for many more years. However, Durkin, who turns 65 this December, says the celebrities will not influence his Medicare decisions. In fact, while Namath is best known for passing receptions, Truth in Advertising, an independent, non-profit, advertising watchdog organization, says he is now

pitching deceptions (see truthinadvertising.org/joe-namath).

“I will be selling myself a Medicare Advantage plan,” he said. “I’ll be my own client.”

For more information about Medicare plans, Durkin can be contacted at 913-205-4871 or mdurkinplanning@hotmail.com. He also have a website at mdurkinplanning.com.



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TimeShareBeGone helps people get rid of timeshares

By Billie David

It happens more often than you might think: Someone is offered free tickets to a show or an invitation to a free weekend getaway, and all they have to do is listen to a 90-minute presentation on timeshares.

But the 90 minutes stretches on to five hours, and before they know it, they have bought a timeshare and are struggling to get rid of it.

Myron Smith, owner of TimeShareBeGone, is all too familiar with this tactic. In fact, that is why he started the business in the first place, after helping a family member get out of a timeshare obligation. Now he wants to help others do the same.

“A timeshare is property owned by multiple people for vacations that you can book for so much time per year,” Smith said. “They offer you free stuff and you listen to a presentation with no obligation.”

But while an affable sales repre-

sentative is chatting with you, asking friendly questions about your life and disclosing things about theirs, they are sizing you up so they can use your answers to connect you to the right high-pressure salesperson.

“They begin breaking down numbers and telling stories on how to save money,” Smith said, adding that the sales pitch is that you just have to pay a deposit to purchase the timeshare, and after you are done paying for it, you own it, neglecting to remind you of the obligations that come with it.

“It’s heartbreaking,” Smith said, giving a typical example. “A couple goes to a resort area and gets baited by a free gift. They are lured into a meeting—maybe a show plus a talk.”

The couple shows interest but doesn’t have the \$30,000 to pay upfront, but then they are told that they have good credit, and after the salesperson helps them get a high-interest credit card with a \$10,000 limit, then they are left with a high-interest \$20,000+ mort-



gage. They end up paying \$350 to \$400 a month, which they can’t afford and could have used to buy a better house or save for their children’s college expenses. The result is that the couple is stuck with a perpetual contract, high-

interest payments, yearly maintenance fees they can’t afford, assessments, and a timeshare that has absolutely no resale value.

This is of particular interest to

■ CONTINUED ON PAGE SEVEN

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Timeshares

■ CONTINUED FROM PAGE SIX

seniors who may already have paid several thousand dollars for their timeshare along with the ever-increasing yearly maintenance fees—which can amount to upwards of \$2,000. Their children are then stuck with the timeshare fees because the contract their parents signed contained a perpetuity clause, which means that upon the owner's passing, the timeshare obligation is passed on to the beneficiary, making them responsible for the fees, late payment penalties, and the process goes on to their children someday.

That's why Smith started his business, TimeShareBeGone in 2007, which has a 100% money-back guarantee. Getting out of a timeshare is done legally and properly as each case will be handled by a qualified and experienced consumer protection attorney specializing in timeshare law rather than the previous timeshare salespeople who pressured folks into

buying timeshares in the first place and who are now employed by timeshare exit companies.

"It's given me a purpose," Smith said of his business.

"People get into something that's going to haunt them for the rest of their lives," he explained. "It has been a haunting experience for a lot of people, who buy without consulting an attorney. They just buy because they were so pressured.

"It's a perpetual bill forever, and then you turn around and pass it down to your kids forever," he added. "Many of my clients have inherited a bill and want to get rid of it."

Ironically, the troubling perpetuity part is actually used as a selling point, with the promise that it goes to your



family and stays in your family forever.

"They get angry about it, Smith said, referring to those who find themselves in this situation. "They don't want to talk about it, and then toward the end of their lives they ask themselves 'what am I going to do with this thing?'"

For people who find themselves in a similar situation, they can seek help by

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Three Years With Jesus

By Tom Mach

In *Three Years With Jesus*, my latest novel, I tried to imagine what it would be like if I took all four gospels and somehow made those fit into one gospel. But I found that to be impossible since each of the four evangelists often had a different take on the same event. Also, to make this an entertaining story, I added some fictitious events that held the gospel accounts together. There are places in this book where I added my own imagination, inserted my interpretation of an obscure passage from the Bible, or relied on events that Maria Valtorta, a Catholic mystic, claimed Jesus told her about His life. (Her supposed revelations took up five volumes of a book titled *The Poem of the Man-God*.)

For example, Valtorta described in detail the physical surroundings

concerning the house where the Cana wedding celebration was held, whose wedding it was, and who helped set up the house for the reception. Valtorta also described a scene in Christ's Passion, where Jesus suffers another humiliation:



When Jesus and the two criminals reached the place called The Skull, they were ordered to undress. The other two did so without shame, taunting the Pharisees and scribes with obscene gestures as they did so. The executioners offered the condemned three rags with which they could cover themselves. Jesus assumed He could keep the short drawers He had on when He had been whipped, but He was ordered to take them off. Jesus stretched out His hand, and with a mournful moan, begged for the filthy

■ CONTINUED ON PAGE NINE



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Three Years

■ CONTINUED FROM PAGE EIGHT

rag to cover His nakedness. *Help Me, Father, in My shame.*

His mother Mary removed the long, thin white veil from her head and gave it to John so that he, in turn, could hand it to Longinus, the centurion.

In another part of my novel, I added a fictionalized a scene that gave me something to ponder. Peter betrayed Jesus by denying Him three times, and Judas betrayed Jesus by delivering Him to His persecutors. Here's what I added to that:

As Peter rushed out of the courtyard, he nearly bumped into Judas, who was headed in the opposite direction. Since it was dark neither man recognized the other.

Judas, deeply regretting what he had done, finally arrived at the Temple. Seeing the chief priests and scribes gathered to discuss the trial for Jesus' execution, he stopped in front of them.

"I have sinned in betraying innocent blood," he shouted.

"What is that to us?" they sneer. "Look to it yourself."

"I don't want your filthy money!" Flinging the thirty pieces of silver at the Temple, he departed, and went off to hang himself.

The chief priests gathered up the coins and said, "It is not lawful to

deposit this in the Temple treasury, for it is the price of blood."

Three Years With Jesus includes all four gospels from the Bible and the words of Jesus are taken verbatim from that Holy Book. My novel includes a lot of insight into the character of Jesus, His possible prayers to the Father, the probable order in which He found each of the Twelve, what the scenery looked like, the marketplace at the Temple, why Judas returned to the upper room

after his betrayal, etc.

Amazon readers were enthusiastic about this book. Here are some typical comments:

"Many books have been written with Jesus Christ as a character, typically focusing on one aspect or another of his ministry. However, with this work Mach attempts the near impossible, blending together the four Gospels into one coherent novelistic narrative to tell the essential story of Christ's earthly mission with great fidelity." - Mark Scheel

"Tom Mach did an excellent job when he wrote this and I pray he follows this book up with other books about other biblical figures. Great Job!!" - Tim Evans

This book is available at the Raven Bookstore in Lawrence, at Barnes & Noble, and at Amazon. Since you may desire to use this book as a reference, you might want to purchase it as a paperback. I can save you some money on this if you contact me at my email address found on my website, www.Tom-Mach.com.

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HEALTH & WELLNESS

Take a deep breath

Feeling anxious? Feeling overwhelmed? Feeling like you are not able to focus? Try taking a long deep breath. A deep breath is one of the best ways to reset and lower stress levels in your body. When a person can breathe deeply, it sends a message to your brain to be calm and relax. The brain then sends this message throughout your



Dr.
Deena
Beneda

body to relax. When you are stressed, your body may increase its heart rate to enter the “fight or flight” response. In turn, this results in breathing fast, high blood pressure, and anxiety.

Overall stress or the fight or flight response can lead to major conditions such as cardiovascular disease, autoimmune disease, decreased ability to focus and concentrate, depression, chronic pain, insomnia, or fatigue.

The way that you breathe affects your entire body. You can relax and reduce ten-

sion in your body by breathing correctly. The best part of it is breathing exercises are easy to learn and do not cost money. You can do these exercises anytime without special equipment or medicines. Many watches or cellphones also have the ability to monitor how you are breathing or help you do breathing exercises.

There are many breathing exercises to choose from that can help you relax. Mindful breathing is the easiest and the best breathing method for beginners. Mindful breathing involves becoming aware of your breathing. Focusing on your breathing and the breathing pattern. This method does not try to change the way you breath. Instead, the act of focusing on the breathing is intended to help slow down your breathing pattern and makes you and your body feel more relaxed. Focusing on how the air is moving in and out through your lungs, mouth, and nose is a calming form of breathing.

- After you master mindful breathing, you might want to take it up a notch to belly breathing. Belly breathing is another simple and easy to learn. Notice how you feel at the end of this exercise. Follow these steps to do belly breathing:
 - Sit or lay down in a comfortable

position.

- Put one hand on your belly and the other hand on your chest.
- Take a deep breath in through your nose and let your belly push your hand outward. Do not move your chest.
- Breathe out through pursed lips as if you were trying to whistle. The hand on your belly should go in and use it to push all the air out.

Try this exercise of breathing two to 10 times. Take your time with each breath.

Interested in other breathing methods consider 4-7-8 breathing, roll breath-

ing, or morning breathing. Research shows many benefits from taking a deep breath including decreased anxiety, fatigue, asthma, hypertension, migraine headaches, better time management and focus, better stress management, and the list goes on and on.

So, when feeling tired or stressed, take a deep breath and exhale. Doesn't that feel better?

- Dr. Deena Beneda, N.D., is a Naturopathic Doctor practicing at Natural Medical Care in Lawrence. She can be reached at 785-749-2255.

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MAYO CLINIC

Collagen and biotin supplements

DEAR MAYO CLINIC: I've read that collagen and biotin are good for the body. What are these supplements, and are they beneficial?

ANSWER: Collagen and biotin supplements appear to be getting attention in the media for promoting healthy aging, along with joint and bone health. However, it is important to understand what collagen and biotin are and what research is available to support these claims.

Collagen is concentrated in bones, ligaments, tendons, skin, blood vessels and internal organs. It helps provide elasticity and strength. As you age, you begin to lose the collagen within your body, and it becomes harder for you to make more.

At least 30% of your body's protein content is made from collagen. Collagen is made from four amino acids, which are the building blocks for protein: proline, glycine, lysine and hydroxyproline. These amino acids are grouped together in a form known as a triple helix, and that is what makes up collagen. For this triple helix to be formed, you need to have enough vitamin C, zinc, copper and manganese in your diet.

Within the human body, 29 types of collagen have been identified, with

three types making up the vast majority.

These are the types you'll usually find in a collagen supplement:

- Type I: This type is found in bones, ligaments, tendons and skin for elasticity and strength. The supplement source comes from bovine and fish.

- Type II: This type is cartilage. The supplement source comes from chicken cartilage and joint.

- Type III: This type is found alongside type I in skin, blood vessels and internal organs. The supplement source comes from bovine.

If you are planning to take a collagen supplement, either in liquid or powder form, it is important to mention that the triple helix that makes up collagen is unable to be absorbed in its whole form. It will first be broken down into individual amino acids within the gastrointestinal tract before reaching the bloodstream. The body will then reassemble and form new proteins where it sees necessary and for a use it feels is needed.

These new proteins may not contain the same amino acids that were initially ingested in the collagen supplement, and it is unknown if these restructured proteins will target the area a supplement manufacturer is

advertising. Therefore, it is undetermined at this time if the body will use a collagen supplement that is purported to help skin, hair, nail and joint support to actually make collagen that would do so. In addition, limited large and long-term randomized control trials support the use and recommendation for collagen supplements for the general public.

From a general health perspective, it is important to ensure adequate protein within your diet. As you age, your protein needs increase slightly to maintain lean body mass. Consuming foods that contain the primary amino acids that make up collagen may help support skin, hair, nail and joint health as you age.

These foods are good sources of glycine, proline, lysine and hydroxyproline:

- Bone broth.
- Unflavored gelatin.
- Dairy, especially parmesan cheese.
- Legumes.
- Non-genetically modified soy, such as tofu.
- Spirulina.
- Animal sources, such as red meat, poultry, pork, fish and eggs.

To support the formation of collagen, it is also important to ensure adequate intake of foods that contain vitamin C, zinc, copper and manganese. These nutrients can be found by eating a varied diet rich in fruits and vegetables, including green leafy and root vegetables, along with nuts and seeds—especially hemp, pumpkin and cashews.

Finally, being mindful of what can

damage collagen production is important. Such factors include excess sugar intake, smoking, sun exposure or ultraviolet light, and environmental pollutants.

Biotin is a form of the vitamin B7 that helps enzymes break down fats, carbohydrates and protein. While it has been marketed for healthier hair, skin and nails, there is no evidence that taking additional biotin will achieve these claims.

Taking biotin in supplement form may only benefit those with an underlying medical condition that interferes with biotin or those with alcoholism who can be deficient. For the general population, adequate biotin intake of 30 micrograms per day can be achieved from diet alone without the need for supplementation. Biotin can be found in salmon, avocado, sweet potato, pork, and nuts and seeds.

High doses of biotin—10-300 milligrams per day—can provide false high or low blood levels of thyroid-stimulating hormone, vitamin D and troponin. Therefore, it is important to let your health care provider know if you are taking a biotin supplement—or any supplement. -- Lisa Mejia, R.D.N., Nutrition Service, Mayo Clinic, Jacksonville, Florida

- Mayo Clinic Q & A is an educational resource and doesn't replace regular medical care. E-mail a question to MayoClinicQ&A@mayo.edu. For more information, visit www.mayoclinic.org.

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HEALTH & WELLNESS

Reducing your risk of Alzheimer's

By Jessica Brewer

LMH Health

Statistics from the Alzheimer's Association show that Alzheimer's disease affects more than six million Americans. Dr. Robert Beck, a physician with Lawrence Neurology Specialists, says there are ways to be proactive in your health and help reduce your risk of developing Alzheimer's.



"I have patients who come to me fearing the worst," Dr. Beck said. "They see friends and family who have Alzheimer's or start to develop it and they worry about themselves and their risk. You get to retirement age and retire to enjoy life, but then your brain fails you. It is completely understandable why people have these fears!"

Dr. Beck shared that a lot of research conducted proves modifying risks such as diabetes and hypertension and leading a healthy lifestyle can prevent Alzheimer's from occurring at a younger age.

"Rather than developing this disease at 80, with lifestyle changes, for some people, it could be 100-years-old instead," he said. "The earlier you start with these healthy life choices, the better. However, it is never too late to start. Several studies have suggested

that adhering to healthy lifestyles may reduce the risk of Alzheimer's by as much as 60 percent."

So what does a healthy lifestyle look like? It varies from person to person and it is important to have regular visits with your primary care provider to monitor your health. Dr. Beck said there are some things that can quite dramatically reduce your risk of developing Alzheimer's:

Eating a healthy, minimally processed plant-centered diet like the MIND Diet, a combination of the Mediterranean and DASH Diets.

- Maintaining an ideal body weight
- Exercising by walking about 30-45 minutes a day

- Optimizing your career—the more complicated your job, often, the less likely it is you will get Alzheimer's

- Finding something you love to do and socializing with others

- Continuing to learn and develop new skills even after retirement

"There is a fair chance we can put off Alzheimer's, not with a drug, but with quality of life," Dr. Beck said. "For those who are retirees, it is so important to get into a schedule and add variety into it. We are all creatures of habit and this can sound overwhelming to some, but it can be so beneficial."

He said he is always enthused by his patients who have retired, start to notice memory issues and then go back to school and get an associate's degree or take a few engaging classes and their memory improves.

"I tell my patients when they retire, they need to do something to keep

their brains engaged," Dr. Beck said. "Believe me, I understand if you have worked since you were young the last thing you want your doctor telling you is to keep working to decrease your likeliness of getting Alzheimer's. However, do something fun! Start a career you've always wanted to try. Go take a history class you never took and want to learn more about. Do something you enjoy that challenges you, but don't just stay inside and 'relax' your life away."

He said that how you would want your child to learn is how you should also learn. If it wouldn't work for your kid, it won't work for you.

"If your kid came home and you asked

what they learned in math and language studies over the last semester and they replied 'all we did was Sudoku and crossword puzzles for 20 minutes a day' would you be satisfied with that," Dr. Beck asked. "I would be calling the teacher mad, knowing my kid is going to fall behind if this is all they do."

These simple games train only a very small part of the brain. While these games can be useful, they pale in comparison to what one could learn from a more comprehensive language or math course. Dr. Beck recalls a patient who took a foreign language class and reported that her memory improved rather than declined over the time she was taking the class.

Dr. Beck works with his patients to develop what he calls a "NEURO plan," which he borrowed from Drs. Ayesha and Dean Sherzari. This plan, though tailored to each patient, typically includes pieces about:

- Nutrition, maintaining an ideal body weight and cutting out CRAP (Calorie rich and processed) foods

- Exercise
- Unwind with meditation and relaxation techniques

- Restore by identifying the best conditions for sleep

- Optimize cognitive abilities with lifelong learning

Lawrence is chock-full with opportunities to learn and be active.



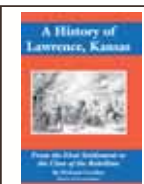
Dr. Robert Beck

We have free gyms, classes at the KU REC, KU classes for older people and activities that happen often.

"Start early if you can," he said. "If you are reading this and you are younger, start now even before you have signs of Alzheimer's. Get involved in your community and keep yourself healthy."

If you already have early signs of cognitive decline like memory loss, episodes of confusion or disorientation, visit us at Lawrence Neurology Specialists or give us a call at 785-505-5020 to see how we can help.

- Jessica Brewer is the social media and digital communications specialist at LMH Health.



The History of Lawrence, Kansas

By Richard Cordley

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Local program highlights the importance of companionship during mealtime for Topeka seniors

Now more than ever, we recognize the importance of human connection, but few realize how a lack of connection affects our daily behaviors, especially for older adults. In fact, a survey from Home Instead, Inc. found that older adults who eat most meals alone are more than twice as likely to be lonely, leading to a poorer diet compared to those who enjoy meals in the company of others.

Additionally, more than 35% of older adults experiencing loneliness and isolation graded their diet as a C or below. In turn, 29% described their health as fair or poor. As we return to a more familiar way of life and begin to gather again in person, Home Instead encourages family and friends to share a meal with older loved ones. Not only will it strengthen relationships, but it likely will impact the quality of food seniors consume.

“Socialization at mealtimes reduces feelings of isolation and improves nutritional intake, but the pandemic has made this increasingly difficult for seniors—impacting their overall health” said Gail Shaheed, owner of the Home Instead® office in Topeka. “Studies show that lonely seniors skip more than 20% of their total meals, so bringing them together, especially at mealtime, can increase healthy longevity.”

To improve mealtime habits and promote connection, Home Instead, which serves Shawnee county, Doug-

las county and the surrounding area, is introducing Companionship Diet, a free program designed to demonstrate the health benefits of enjoying meals together and offer educational resources to make more informed nutritional choices. Included in the program are recipes, tips and resources designed to inspire seniors and family caregivers to make healthier choices and spend quality time together preparing and sharing nutritious meals.

Shaheed provides tips on how families can include older adults during mealtime:

- Involve your loved one in the preparation process. If they are up for it, ask your loved one to help with making the meal. Perhaps they can help mash the potatoes or frost the cake. If your loved one doesn't want to help with meal preparation, he or she can sit and chat while you're cooking and help provide instructions or share old family recipes and stories. These moments can serve as valuable bonding time.

- Plan simple and healthy meals. Check in with older adults before dinner and ask them to select a favorite recipe that you could make. Even better, ask them for their favorite childhood foods and incorporate them into mealtime. Meals should be balanced and include grains, fruits and veggies. Canned veggies can still be healthy and are a good alternative if fresh ones aren't available. Remember to be mindful of por-

tion size with seniors.

- Schedule regular mealtimes. Plan to get together weekly or monthly to enjoy a meal with older loved ones. Ask your loved one what ingredients they like and what dishes they prefer to involve them at every step. This will help keep seniors engaged and give them something to look forward to.

Anyone can play a role in ensuring the aging population continues to feel connected as the pandemic wanes.

With Companionship Diet Home Instead demonstrates the impact personal connections and casual conversations during mealtime can have on the physical and emotional health of older adults.

These resources, and additional information about Companionship Diet, can be found at www.HomeInstead.com/CompanionshipDiet. Or contact your local Home Instead office at 888-331-1023.

Are you on Medicare? Medicare Disability? Turning 65 soon?

Some Medicare Advantage plans actually return, in some cases, up to \$75.00 per month depending on your eligibility.

MEETING DATES ARE AS FOLLOW:

Oct. 11: Heritage Center, Leavenworth, Kansas, 10 a.m. to 12:30 p.m.

Oct. 11: Ten & Two Coffee, Lansing, Kansas, 1 p.m. to 2:30 p.m.

Oct. 12: Leavenworth Public Library 10 a.m. to 11:30 a.m.

Oct. 12: Bonner Springs YMCA, 2 p.m. to 3:30 p.m.

Oct. 13: Heritage Center, Leavenworth, Kansas, 10 a.m. to 11 a.m.

Oct. 14: Ten & Two Coffee, Lansing, Kansas, 8 a.m. to 2 p.m.

Nov. 9: Lynnmark Mercantile Bakery, Basehor, Kansas, 2 p.m. to 3:30 p.m.

Facial covering are recommended, social distancing will be observed.

Please call Willie Dove at 913-909-5866 or email WillieDove3@gmail.com to schedule your meeting time, in-home appointment or virtual meeting.

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FINANCIAL FOCUS

Are your loved ones prepared to be caregivers?

Once you're retired and your children are grown, they are likely "off the books," as far as your financial responsibility for them is concerned. Yet, you're probably still prepared to do anything to help them – but are they ready to take care of you if the need arises?



Derek Osborn

Consider this: Almost half of retirees say that the ideal role in retirement is providing support to family and other loved ones, according to the Edward Jones/Age Wave study titled Four Pillars of the New Retirement: What a Difference a Year Makes – and a slightly earlier version of the same study found that 72% of retirees say one of their biggest fears is becoming a burden on their family members.

So, if you are recently retired or plan to retire in the next few years, you may need to reconcile your desire to help your adult children or other close relatives with your concern that you could become dependent on them. You'll need to consider whether your loved ones can handle caregiving responsibilities, which frequently include financial assistance. If they did have to provide some caregiving services for you, could they afford it? About 80% of caregivers now pay for some care-

giving costs out of their own pockets—and one in five caregivers experience significant financial strain because of caregiving, according to a recent AARP report.

One way to help your family members is to protect yourself from the enormous expense of long-term care. The average cost for a private room in a nursing home is now over \$100,000 a year, according to the insurance company Genworth. Medicare won't pay much, if any, of these costs, so you may want to consult with a financial advisor, who can suggest possible ways of addressing long-term care expenses.

Even if you don't require a long stay in a nursing home, you still might need some assistance in the future, especially if your health or mental capacities decline. So, start talking to your loved ones about their possible roles if you should ever need caregiving. You may want to create a caregiving arrangement that specifies payment for caregiving services and outlines the expenses to be reimbursed if paid out of pocket by a caregiver. Also, you may want to create the appropriate legal documents, such as a durable power of attorney for health care, which enables

someone to make medical decisions on your behalf should you become incapacitated, and a durable power of attorney for finances, which allows you to name someone to make your financial decisions if you become unable to do so yourself. A legal professional can help you make these arrangements and incorporate them into your overall estate plan. A financial advisor can suggest ways of preparing for the costs involved with caregiving and can direct you to relevant resources, such as social services provided by your city or county.

Clearly, there's much you can do to help shield your family from the financial strain of caregiving. But you are not alone: By drawing on other resources and outside help, you can ease the burden on your loved ones. And everyone will feel more secure when you have your arrangements in place.

- Derek Osborn is with Edward

Jones, 1311 Wakarusa Drive, Suite 2200, Lawrence. He can be reached at 785-371-1301 or Derek.Osborn@edwardjones.com. This article was written by Edward Jones for use by your local Edward Jones Financial Advisor.

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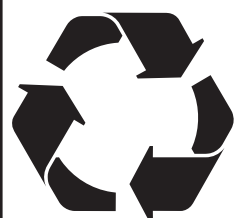
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Please recycle this copy of Kaw Valley Senior Monthly when you are through with it.

JILL ON MONEY

Ida, Caldor, and insurance

The Caldor Fire, Hurricane Ida, and numerous other climate events should serve as a wake-up call to all of us—everyone should claw through their files to review their homeowners and rental insurance policies. I published a lot of this information after



Jill
Schlesinger

previous storms but have updated it and divided it into what you should do before and after a disaster.

BEFORE

- **Locate your property and casualty insurance policies.** If you have physical contracts, ask the company or agent for a digital version that you can access easily from anyone's computer. While you're at it, do the same for all your estate or other important documents, in case you need to access them, and you are out of your home for a while.

- **Know what's in the policy.** Most insurance policies cover structural and water damage in limited circumstances, like when a falling tree knocks a hole in a roof or breaks a window, allowing rain to fall inside. The majority do not cover damages that result from rising water unless the homeowner lives in a designated flood zone and has purchased insur-

ance through the federal government's National Flood Insurance Program.

- **Take photos, while the weather is clear.** Given the increase in climate events, take a set of photos of your home and maintain a list of its contents. Doing so makes the process of filing future insurance claims a lot easier.

AFTER

- **Take photos and list damaged or lost items.** The list should include the date of purchase, value, and receipts, if possible.

- **Report the claim quickly.** Insurance companies usually respond on a first come, first served basis. Once reported, be sure to get your claim number and write it down.

- **Avoid making permanent repairs.** If you need to make temporary repairs to prevent further damage to your property, inform the insurance company. But don't do anything big until the insurance company has inspected the property and you have agreed on the cost of repairs.

- **Meet with the adjuster.** The insurance company will send either one of its own adjusters or an independent one, who will survey the damage. Be sure to ask if the adjuster is authorized to make claim decisions and payments on behalf of the company. If the adjuster is independent, ask for the name of the in-house company adjuster who will review your information.

- **Don't be hasty with first offer.** All settlement offers from insurance companies can be negotiated, so don't go nuts

when you first review the adjuster's written assessment of the damage. Additionally, avoid cashing or depositing the insurance company's check until you review the full report and agree with all items and costs. Adjusters should account for regional differences in the cost of materials and contractors, but if they don't, make a case for a higher amount. If you see a problem, return the first check and request that the adjuster revise the report, then request a check from the insurance company for the correct cost of the damage.

- **Be careful with contractors.** Whether you use an insurance company's approved contractor or hire your own, be sure to secure references and evidence of insurance.

- **Create a paper trail.** In addition to calling, register all complaints in writing—the more specific, the better. If problems persist, contact your state's insurance commissioner. Keep working the process—it can take patience and persistence, but ultimately, you must be your own advocate.

- **Keep track of Uncle Sam's Help.** DisasterAssistance.gov will provide details about direct government support

for victims and the IRS provides guidance and updates for disaster victims.

- Jill Schlesinger, CFP, is a CBS News business analyst. A former options trader and CIO of an investment advisory firm, she welcomes comments and questions at askjill@jillonmoney.com. Check her website at www.jillonmoney.com.

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SENIOR CALENDAR

Editor's Note: While every attempt has been made to ensure the accuracy of the events listed below, some changes may occur without notice. Please confirm any event you plan to attend.

If you would like to include your event(s) in our monthly calendar, please call Kevin Groenhagen at 785-841-9417 or email kevin@seniormonthly.net. You may also add events on the Kaw Valley Senior Monthly Facebook page.

ARTS & CRAFTS

FIRST FRIDAY OF THE MONTH

ARTSCONNECT FIRST FRIDAY ARTWALK

During the ArtsConnect First Friday Artwalk, you will find every corner of Topeka filled with art, friends and exciting special events. It's an opportunity to shop local, buy art and see the best that Topeka has to offer. Every month is different - and every business is different, so please check our website at www.artstopeka.org for information each month, including an interactive map of First Friday Artwalk businesses and a guide to public art all across Topeka. Free. TOPEKA, artstopeka.org/firstfriday

LAST FRIDAY OF THE MONTH

FINAL FRIDAYS

Final Fridays is a celebration of the arts that includes special exhibits, performances and demonstrations in Downtown Lawrence on the Final Friday of the month. See website for participating locations.

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EDUCATION

SEP 22-NOV 3 (WEDNESDAYS)

WHAT'S THE MATTER WITH AMERICAN POLITICS: HOW FAKE NEWS, BLACK WOMEN, AND-19, PRESIDENTS 45 AND 46, AND PROTESTS MIGHT SHAPE POLITICS IN 2022

Presented by Michele L. Watley. The fall 2021 discussion group series will examine how the political issues, leaders, and events of the past couple years have brought us to our current political climate and explore how these factors will impact the upcoming 2022 election season. The Dole Discussion Groups are made possible by a grant from Newman's Own Foundation. Dole Institute, 2350 Petefish Drive, 4 p.m. Also available on the Dole Institute's YouTube channel. Free.

LAWRENCE, 785-864-4900
doleinstitute.org/events

OCT 4

NEW TO MEDICARE - ADVICE FOR THOSE ABOUT TO TURN 65

Jayhawk Area Agency on Aging staff will explain the basics of Medicare. Topeka and Shawnee County Public Library, 1515 S.W. 10th Ave., Learning Center, 1 p.m.

TOPEKA, 785-580-4400
<https://events.tscpl.org/events>

OCT 6

2021 JOURNALISM AND POLITICS LECTURE: THE FUTURE OF JOURNALISM

Kansas's preeminent broadcaster, the legendary Bill Kurtis, will join us to discuss his thoughts on the future of journalism, returning to the state where he first started his career. Kurtis worked as a radio announcer at age 16 in his hometown of Independence, graduated from the University of Kansas with a degree in journalism in 1962, and got his first job as a television news anchor in Topeka in 1966. He has gone on to have a career in journalism spanning over fifty years, including anchoring the news at CBS and hosting the television shows *Investigative Reports*, *Cold Case Files*, and *American Justice*. Dole Institute, 2350 Petefish Drive, 7 p.m. Also available on the Dole Institute's YouTube channel. Free.

LAWRENCE, 785-864-4900
doleinstitute.org/events

OCT 7

COMPUTERIZED GENEALOGY - VIRTUAL ZOOM CLASS

Get started in genealogy and learn how to build

your family tree online. Register to receive the Zoom link. Topeka and Shawnee County Public Library, 10 a.m.

TOPEKA, 785-580-4400
<https://events.tscpl.org/events>

OCT 7

FT. LEAVENWORTH: PRE-WORLD WAR I FRENCH MILITARY DOCTRINE AND ITS CONSEQUENCES

Presented by Richard Faulkner. In the years prior to World War I, the French military wrestled with how to defend itself against a larger, more industrialized foe. Like the Great War's other major combatants, the French pre-war doctrine proved to be ill-suited to meet the realities of the 1914 battlefield. This lecture will examine the factors that influenced the French Army's pre-war doctrine, how the army envisioned fighting "the next great war," and how it adapted its tactical strategy from 1915 to 1918, after its peacetime doctrine failed to secure France's hope for victory in 1914. Dole Institute, 2350 Petefish Drive, 3 p.m. Also available on the Dole Institute's YouTube channel. Free.

LAWRENCE, 785-864-4900
doleinstitute.org/events

OCT 9

WRITING JOHN BROWN: A CONVERSATION WITH RUSSELL BANKS

Online event. Acclaimed novelist Russell Banks will speak with the Watkins Museum of History's Will Haynes LIVE on the Arts Center's YouTube and Facebook channels. Hear about Banks's classic novel *Cloudsplitter* and what it was like to recreate John Brown as a literary character. The Lawrence Arts Center is proud to partner with the Watkins Museum of History on this virtual event in conjunction with the traveling exhibit, *Encountering John Brown*. Watkins Museum of History, third floor, 1047 Massachusetts St., 7 p.m. Free.

LAWRENCE, 785-841-4109
watkinsmuseum.org/russellbanks

OCT 14

COMPUTERIZED GENEALOGY 2

Learn how to find online resources to build your family tree with your FamilySearch.org account. Register to receive the Zoom link. Topeka and Shawnee County Public Library, 10 a.m.

TOPEKA, 785-580-4400
<https://events.tscpl.org/events>

OCT 14

"LAUGHING AT MYSELF: MY EDUCATION IN CONGRESS, ON THE FARM, AND AT THE MOVIES"

Former U.S. Secretary of Agriculture Dan Glickman returns to the Institute to discuss his autobiography, "Laughing at Myself: My Education in Congress, on the Farm, and at the Movies," based on his fascinating career path, which took him from Kansas to D.C. and Hollywood. Glickman served as the Secretary of Agriculture for six years under President Clinton and represented Kansas's 4th congressional district in the U.S. House of Representatives for 18 years. Glickman served as director of the Institute of Politics at Harvard University's John F. Kennedy School of Government from 2002 to 2004 and served as chairman of the Motion Picture Association of America Inc. from 2004 to 2010. He is also a senior fellow at the Bipartisan Policy Center and the former vice president of the Aspen Institute. Dole Institute, 2350 Petefish Drive, 7 p.m. Also available on the Dole Institute's YouTube channel. Free.

LAWRENCE, 785-864-4900
doleinstitute.org/events

OCT 18

MEDICARE PART D DIY - NAVIGATING THE MEDICARE PART D WEBSITE

Jayhawk Area Agency on Aging staff will help you navigate the Medicare Part D using your laptop or one of the library's laptops. Topeka and Shawnee County Public Library - Learning Center, 1 p.m.

TOPEKA, 785-580-4400
<https://events.tscpl.org/events>

OCT 19

A CONVERSATION ON RACE PART IV: THE EXTRAORDINARY LIFE OF CYCLIST MAJOR TAYLOR, AMERICA'S FIRST BLACK SPORTS HERO

Investigative political reporter and author Michael Kranish will join us for our fourth installment of our A Conversation on Race series. He will discuss the life, tribulations, and career of Major Taylor, the first American-born black world champion in any sport, fifty years before Jackie Robinson became a Major League baseball player. Kranish spent years collecting thousands of articles written about

■ CONTINUED ON PAGE 17

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■ CONTINUED FROM PAGE 16

Taylor for his book, "The World's Fastest Man: The Extraordinary Life of Cyclist Major Taylor, America's First Black Sports Hero," in which he tells the story of how Taylor overcame insurmountable odds to become a world-class athlete during the Jim Crow era. Taylor's trailblazing accomplishments had widespread impact across society and are relevant to conversations we are having about African American athletes today. This program includes a book sale and signing with the author. Dole Institute, 2350 Petefish Drive, 7 p.m. Also available on the Dole Institute's YouTube channel. Free.

LAWRENCE, 785-864-4900
doleinstitute.org/events

OCT 20

GENEALOGY + LOCAL HISTORY SPOTLIGHT: RESOURCES FROM THE REGISTER OF DEEDS

Researching your house's history, delving into genealogy, or exploring Lawrence's storied past? Join us to get acquainted with resources for digging into local and family history. Kent Brown, Douglas County Registrar, will be here to share the many resources the Register of Deeds offers for researching your genealogy or your home. Register on the event website. Lawrence Public Library, 707 Vermont St., 4 p.m. Free.

LAWRENCE
lawrence.bibliocommons.com/
events/6127ec524af121300033e5f4

OCT 28

ESTATE PLANNING SEMINAR

How will your property be distributed at your death, and who will be in charge of the distribution? If you have minor children, who will become their guardian? How can you use a trust to ensure assets are safeguarded and used for the benefit of a beneficiary? How can you name the people to handle your finances and make medical decisions if you are alive but incapacitated? Fundamentals of Estate Planning answers these questions and more. The seminar is relevant to adults of all ages, not just seniors. It is free and open to the public, and lasts about 1½ hours with time for questions. Those attending receive a free copy of the book *Estate Planning Overview*. Attendance is limited to 15 to allow for social distancing. To secure a seat, go to <https://yoursrdouglasco.as.me/Presentations> to register online or call the Senior Resource Center. Senior Resource Center, 745 Vermont Street, 2-3:30 p.m.

LAWRENCE, 785-842-0543

NOV 1

NEW TO MEDICARE - ADVICE FOR THOSE ABOUT TO TURN 65

Medicare advice from Jayhawk Area Agency on Aging for those about to turn 65. Topeka and Shawnee County Public Library, 1515 S.W. 10th Ave., Learning Center, 1 p.m.

TOPEKA, 785-580-4400
<https://events.tsopl.org/events>

NOV 4

FT. LEAVENWORTH: VO NGUYEN GIAP AND LE DUAN: VIETNAM'S VICTORS

Between 1945 and 1975, the Democratic

Republic of Vietnam fought and won two major conflicts against tremendous odds: one against France and the other against the U.S. and its South Vietnamese ally. The architects of these incredible victories were General Vo Nguyen Giap, the commander of the North Vietnamese Army, and Le Duan, the General Secretary of the Vietnam Worker's Party. Although they both utilized a hybrid politico-military approach that synthesized conventional war, guerrilla warfare, and mass politics, they each pursued a unique variation of communist revolutionary warfare. In this lecture, Martin Clemis will discuss how these men and their theories of war carried the communists to victory in Vietnam, and in doing so, brought the most far-reaching and consequential conflict of the Cold War to a conclusion. Dole Institute, 2350 Petefish Drive, 3 p.m. Also available on the Dole Institute's YouTube channel. Free.

LAWRENCE, 785-864-4900
doleinstitute.org/events

NOV 4

COMPUTERIZED GENEALOGY - VIRTUAL ZOOM CLASS

Get started in genealogy and learn how to build your family tree online. Register to receive the Zoom link. Topeka and Shawnee County Public Library, 10 a.m.

TOPEKA, 785-580-4400
<https://events.tsopl.org/events>

NOV 4

BEGINNING HISPANIC GENEALOGY WORKSHOP

Genealogy Librarian Sherri Camp will show you how to research your Hispanic heritage. Learn how to build a family tree and get tips on library resources available to help you tell your family's story. Topeka and Shawnee County Public Library, 1515 S.W. 10th Ave., 6 p.m.

TOPEKA, 785-580-4400
<https://events.tsopl.org/events>

NOV 4

ADOPTIVE GENEALOGY WITH AUTHOR KELLE PARR

Learn about adoptive genealogy with author KelLee Parr and librarian Sherri Camp. Connect with others and learn how the library can help you discover your family story. Attend in-person or by Zoom. Topeka and Shawnee County Public Library, 1515 S.W. 10th Ave., Marvin Auditorium 101BC, 7 p.m.

TOPEKA, 785-580-4400
<https://events.tsopl.org/events>

ENTERTAINMENT

OCT 1

STORY SLAM | GHOSTS

Stories told live, MOTH-style, with a new theme each month. Never the same story, or evening, twice. Live music and social hour starting at 7 p.m. — slam starts at 7:30 p.m. Adults, 18+ only. Also available virtually. Lawrence Arts Center, 940 New Hampshire. Free (Encouraged donation \$10).

LAWRENCE, 785-843-2787
lawrenceartscenter.org/event/story-slam-on-the-road-again

OCT 16

MUSIC MAN, CONCERT VERSION

In partnership with the Lawrence City Band, the Lawrence Arts Center presents *The Music Man, Concert Version* with a full 17-piece orchestra. Enjoy this classic production, performed by a full cast of students, community members, and professionals. This special concert version centers on familiar show tunes with lots of heart. Don't miss a production that celebrates our beloved Lawrence City Band in our very own River City. Outdoor Performances Saturday, October 16, 11 a.m. and 5 p.m. at South Park, 1198 Massachusetts St. Donations encouraged.

LAWRENCE

OCT 22

BUDDY

Buddy tells the enduring tale of the musical icon's meteoric rise to fame and his final legendary performance at the Surf Ballroom in Clear Lake, Iowa, before his tragic and untimely death at the age of 22. In 18 short months the Texas-born rock 'n' roller revolutionized the face of contemporary music influencing everyone from The Beatles to Bruce Springsteen. Audiences will be treated to 20 of Buddy Holly's greatest hits, including timeless classics *That'll Be The Day*, *Peggy Sue*, *Oh Boy* and *Rave On*. Topeka Performing Arts Center, 214 SE 8th Ave, 7:30 p.m. Fee.

TOPEKA, 785-234-2787
topekaperformingarts.org/events

OCT 23

MUSIC OF BILLY JOEL & ELTON JOHN STARRING MICHAEL CAVANAUGH

Michael Cavanaugh stars in this production. He was handpicked by Billy Joel to star in the hit Broadway musical *Movin' Out*. Michael received both Tony and Grammy nominations in the lead role. Billboard calls him the "New Voice of the American Rock and Roll Songbook" Broadway World referred to Cavanaugh as "The New Piano Man" Reuters named Cavanaugh *Entertainer of the Year*. Topeka Performing Arts Center, 214 SE 8th Ave, 7:30 p.m. Fee.

TOPEKA, 785-234-2787
topekaperformingarts.org/events

EXHIBITS & SHOWS

MAY 1-OCT 30

REMEMBERING RICHLAND

Richland, now extinct, served as an economic and social hub for rural families in the Wakarusa Valley as early as the 1870s. The U.S. Corps of Engineers began purchasing Richland property in 1967 for the Clinton Lake masterplan. The final two families vacated their homes in the fall of 1974. All remaining buildings were subsequently bulldozed. The exhibit's objective is threefold: to convey Richland's historical importance to the region; spotlight longtime resident Dr. Weed Tibbitts (medical doctor, veterinarian and dentist); and honor memories of former residents by justly repre-

■ CONTINUED ON PAGE 18



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■ CONTINUED FROM PAGE 17

senting their voice through quotes gathered via oral histories.

Wakarusa River Valley Heritage Museum, 716 N. 1190 Rd. Saturdays, 1-5 p.m.

LAWRENCE, 785-783-4420
wakarusamuseum.org

JUN 11-OCT 15

FEELS LIKE FAMILY: LAWRENCE'S EARLY MEXICAN RESTAURANTS

In his 52 years of life, Chico Garcia created family-run businesses that anticipated Lawrence's growth as a city and community. Garcia and his family operated four restaurants, catered the concession stands at KU basketball and football home games, made lunches for Lawrence school students, created landscaping and cleaning companies, and fostered community appreciation for Mexican food and traditions through the annual Mexican fiesta now held at St. John's Catholic Church. The Garcia family's businesses were part of a transition many Mexican American families in Lawrence made in the mid-20th century. Learn more in this fascinating and unique exhibit. Watkins Museum of History, third floor, 1047 Massachusetts St. Free.

LAWRENCE, 785-841-4109

SEP 3-NOV 21

LA COMUNIDAD - A COMMUNITY ART EXHIBIT

Community is bigger than geography or family, it's about a shared experience—the shared experience of La Comunidad (The Community). From visual to performing arts, murals, paintings, sculpture, dance, music, costumes and lowrider cars, Latino artists in Topeka are flourishing. By mixing cultural traditions with contemporary stories, this group of artists showcases a selection of the depth of talent and vision in the community. Topeka & Shawnee County Public Library, 1515 S.W. 10th Avenue. Free.

TOPEKA, 785-580-4400

SEP 4-NOV 6

ENCOUNTERING JOHN BROWN

A major new exhibit about the radical abolitionist, his fight to end slavery, and the people he met along the way. Watkins Museum of History, 1047 Massachusetts St. Fee.

LAWRENCE, 785-841-4109

watkinsmuseum.org/encountering

FAIRS & FESTIVALS

SEP 4-OCT 17

KANSAS CITY RENAISSANCE FESTIVAL

Open Weekends Plus Labor Day. The Kansas City Renaissance Festival began its journey in September of 1977 as a benefit for the Kansas City Art Institute. Since then, the Kansas City Renaissance Festival has grown to be one of the largest Renaissance Festivals in the United States, with an annual attendance of 200,000. 633 N 130th St., 10 a.m.-7 p.m. (10 a.m.-5 p.m. Oct. 11). Rain or shine. Free parking. Entrance fee.

BONNER SPRINGS, 913-721-2110

kcrenfest.com

OCT 1

GRAND SLAM BEER, WINE & SPIRITS FEST

Kansas breweries, wineries, and distilleries will be in Gardner for the Grand Slam Craft Beer, Wine & Spirits Fest. This is a ticketed event for adults over the age of 21. Participants will receive a commemorative sample glass and a program description of all beverages onsite with a map of participating vendors so you can easily locate your favorites. You will receive these items and your tickets to redeem for samples at the gate the day of the event. Free appetizer tents will be provided. Celebration Park, 32501 W. 159th St., 7-10 p.m. Fee.

GARDNER, 913-856-0936

<https://tinyurl.com/4dn2ybz2>

OCT 9

TOPEKA FALL FEST

Come out and enjoy the live music, a craft and vendor fair, food trucks, and a health and fitness fair, plus games and activities for kids. Fun for the whole family, and admission is free. The Vinewood 2848 S.E. 29th St., 10 a.m.-3 p.m.

TOPEKA, 785-640-6399

facebook.com/events/754941045409154

OCT 9

FALL FEST / CHILI COOK OFF

Come out and celebrate the season change with us by shopping vendors, listening to music, participating in the chili cook off or scarecrow decorating contests, and being with the community. Downtown, 8 a.m.-2 p.m.

HOLTON, 785-364-3963, exploreholton.com

OCT 16 & 17

MAPLE LEAF FESTIVAL

The Maple Leaf Festival began as a community event in 1958, inspired by Dr. Ivan Boyd, a biology professor at Baker University as well as Dr. Charles Doudna, Bill Horn, Leo Smith, and C. R. Whitley. Dr. Boyd noted that the third weekend in October was the optimum time to view the changing colors of the Maple Leaves in the area and the perfect time to celebrate the successful harvest. Sixty years later, with over 300 craft exhibits, quilt shows and displays, performing arts, music, unique food items and activities for the family, the Maple Leaf Festival is the biggest fall family event in the area and provides an opportunity for local non-profit organizations to raise funds.

BALDWIN CITY, 785-594-7564

mapleleaffestival.com

FARMERS' MARKETS

APR 10-NOV 20

DOWNTOWN LAWRENCE FARMERS' MARKET (SATURDAYS)

As Kansas' oldest and largest producer market, the Lawrence Farmers' Market offers a festive, bustling atmosphere with the freshest, healthiest food grown within 50 miles of Lawrence. With more than 80 growers, ranchers, bakers, and fine craftspeople, the Lawrence Farmers' Market is the place to go for the freshest and finest quality produce, meat, wine, flowers, plants and baked goods. Saturday Market every Saturday from 7:30-11:30 a.m. at 824 New Hampshire Street. LAWRENCE, lawrencefarmersmarket.org

MAY 1-OCT 30

BONNER SPRINGS FARMERS' MARKET

The Bonner Springs Farmers Market has been formed to provide locally grown, fresh foods, farm products and local producer value-added products to the citizens of Wyandotte County and surrounding areas, and to encourage commerce, entertainment and trade in downtown Bonner Springs. Saturdays, Saturday: 8 a.m.-12 p.m.

BONNER SPRINGS, 913-441-2665.

MAY 4-OCT 26

TUESDAY EVENING MARKET

1141 Massachusetts Street (NW Corner of South Park), 4-6 p.m.

LAWRENCE, lawrencefarmersmarket.org

MAY 10-OCT 4 (MONDAYS)

MONDAY FARMERS' MARKET

Library parking lot, 10th and Washburn. Closed May 31 (Memorial Day) and September 6 (Labor Day), 7:30-11:30 a.m.

TOPEKA

JUN-OCT

EUDORA FARMERS' MARKET

The Eudora Farmers Market is a small local market, with all the selections of the larger markets. Our vendors/producers are all local with a great selection of locally grown fruits, vegetables, fresh eggs, farm raised meats, honey and wonderful homemade fudge and bake goods. Food Truck vendors are at the market every other Tuesday. Senior Farmers' Market Nutrition Program vouchers accepted. Tuesdays, Gene's Heartland Foods Parking Lot, 14th & Church, 4-6:30 p.m.

EUDORA

HEALTH & FITNESS

OCT 2, 9, 16, 23, 30

VIRTUAL CHAIR YOGA

Chair yoga is designed for everyone to develop strength and stability targeting hips, low back, glutes and quads. Registration required. Click the event name to get Zoom link. Topeka and Shawnee County Public Library, 10 a.m.

TOPEKA, 785-580-4400

<https://events.tsclp.org/events>

OCT 25

FLU SHOT CLINIC

Sigler Pharmacy will be setting up shop in the Lawrence Public Library auditorium to distribute flu shots. Most health insurance companies cover the cost of an annual flu vaccination; for those without insurance or whose insurance does not cover flu shots, the cost would be no more than \$30. No appointment needed. Booking an appointment is optional and walk-ins will be accepted. However, if you'd prefer to have an appointment scheduled ahead of time online.

LAWRENCE

siglerpharmacy.as.me/LPLFluclinic

MEETINGS

MONDAYS

GRIEF SUPPORT (VIRTUAL)

Join us for an online grief support group. This

group is held weekly via Zoom. For more information about this group or to sign up contact our grief and loss department. Midland Care Connection, 4 p.m.

TOPEKA, 785-232-2044

FIRST WEDNESDAY OF THE MONTH

CAREGIVER SUPPORT GROUP

Meet with other caregivers in the Baldwin area who may be struggling with some of the same issues you face while caring for your loved one.

This support group is for caregivers of individuals age 60 or older. Baldwin Methodist Church, 704 Eighth St., 1-2 p.m.

BALDWIN CITY

THIRD FRIDAY OF THE MONTH

CAREGIVER SUPPORT GROUP

Jayhawk Area Agency on Aging, 2910 SW Topeka Blvd., 12-1 p.m.

TOPEKA, 785-235-1367

OCT 11

CAREGIVER SUPPORT MEETING

Facilitated by Jayhawk Area Agency on Aging. Being a caregiver can be incredibly stressful.

Meet and talk to others in the same situation. For more information call April Maddox at Jayhawk Area Agency on Aging. Topeka and Shawnee County Public Library, Hughes Room

205, 3:30 p.m.

TOPEKA, 785-235-1367

OCT 21

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TOPEKA, 785-235-1367

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205, 2 p.m.

TOPEKA, 785-235-1367

TOURS

OCT 2 & 3

17TH ANNUAL KAW VALLEY FARM TOUR

Presented by KSU. Spend a day on the farm or farms. You're invited to visit 30 locations open to you across the Kaw River Valley. Family farms, wineries and vineyards, A-Z alpacas to zucchini and everything in between. This is a self-guided tour. You plan the itinerary. An opportunity to see how your food and fiber is produced first hand. Sample products, compare varieties, ask questions and participate in special activities or just sit and enjoy the peace in the country. Fun for all ages. 2100 Harper St., 9 a.m.-5 p.m. Fee.

LAWRENCE, 785-979-8142

kawvalleyfarmtour.org

AMERICA'S TEST KITCHEN

Buttery, flaky scones studded with berries make breakfast special

By America's Test Kitchen

Tribune Content Agency

One key to flaky, tender scones is the ingredients you use, but another is the temperature of those ingredients. Using chilled butter—and mixing everything together quickly, before it warms up—helps create those perfect flaky layers.

Using frozen berries helps keep the dough's temperature low. It also prevents the bright berry color from bleeding out of the berries and into the dough.

If you don't like mixed berries, you can use 1 cup (5 ounces) of frozen raspberries, blueberries or blackberries instead of the mixed berries.

BERRY SCONES

Makes 8 scones

1 cup (5 ounces) frozen mixed berries

1 tablespoon confectioners' (powdered) sugar

- 1 1/2 cups (7 1/2 ounces) all-purpose flour, plus extra for counter
- 6 tablespoons unsalted butter, cut into 1/2 inch pieces and chilled
- 2 tablespoons sugar
- 1 1/2 teaspoons baking powder
- 1/2 teaspoon salt
- 1/2 cup (4 ounces) whole milk
- 1 large egg yolk

1. Adjust the oven rack to the upper middle position and heat oven to 425 degrees. Line a rimmed baking sheet with parchment paper.

2. In a medium bowl, combine berries and confectioners' sugar. Use a rubber spatula to stir to coat the berries. Place the bowl in the freezer until needed.

3. Place flour, chilled butter, sugar, baking powder and salt in food processor. Pulse until butter forms pea-size pieces, six to eight 1-second pulses.

4. Transfer flour mixture to a large bowl. Use a rubber spatula to stir in frozen berries until they are well coated. In a second medium bowl, whisk milk

and egg yolk until well combined. Add the milk mixture to the flour mixture and use a rubber spatula to stir until just combined into a shaggy dough. Do not overmix.

5. Sprinkle the clean counter lightly with extra flour and coat your hands with flour. Transfer the dough to the floured counter and gather and press the mixture until a dough forms and holds together, 5 to 10 seconds. Pat the dough into an 8-inch circle, about 3/4-inch thick. Cut the circle into 8 wedges. Transfer scones to the parchment-lined baking sheet.

6. Bake until scones are golden brown on top, about 14 minutes. Place the baking sheet on a cooling rack and let the scones cool on the baking sheet for 15 minutes. Transfer scones directly to the cooling rack. Let cool for 30 minutes before serving.


- For 25 years, confident cooks in the know have relied on America's Test Kitchen for rigorously tested recipes developed by professional test cooks and vetted by 60,000 at-home recipe testers. See more online at www.americastestkitchen.com/TCA.

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 913-390-9905

Seniors dine out an average of 4-5 times per week! If you would like to add your restaurant to the Senior Monthly Restaurant Guide, please call Kevin at 785-841-9417 for details.

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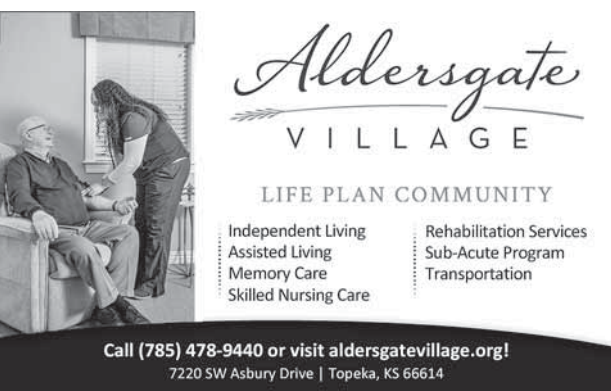
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HUMOR HOTEL

A retirement speech from somebody too young to retire

By Greg Schwem

Tribune Content Agency

Hi, Instagram! It's Andrew. I have some, how should I say, personal news. But before I get into that, please "like" my page" and also follow me on YouTube, Twitter, Snapchat and TikTok. Oh, and I'll have more details about this announcement on my podcast; so check that out too.

OK, here goes. As many of you know, I've been in the workforce for nearly six months. Well, if you don't count the nine mental health days I took, then, yes, six months. And even though my company instituted a four-day work week and allows paid time off for dog grooming visits, I needed those days. Seriously, when my supervisor told me I had to be part of FOUR Zoom calls in a single day, well, that was just too much. And that's what I'm live streaming this announcement.

As my 24th birthday dawns, a little voice inside my head has been getting louder. And it's saying, "Drew, there's more to life than work." Now it's time I start listening to that voice.


I mean, I've already accomplished all of my professional goals. I've made enough money to move out of my parents' house. Well, I almost did, then COVID hit. So, yes, I'm still here, but living in my childhood bedroom, surrounded by my high school trophies, has made me realize that life is short. I don't want to wake up when I'm 30—hopefully in my own place—and real-

ize how much I've missed.

So, I've made the decision to take some Andrew time. I'm not retiring. I'm just...recalibrating. And everybody has been so supportive, maybe with the exception of my dad who said, "What the hell does that mean? I'm 58 and you don't see me re-whatever. I haven't even calibrated yet."

I can't believe my dad still works. He could have retired by 30 if he just had the same values and goals as my generation.

It's not like I won't be making money. I can always become an influencer, monetize my YouTube channel or develop an app. My college roommate Darren created this AWESOME app that suggests which cannabis-infused edibles go best with microbrews. So,



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like, if you're sipping a Belgian IPA, you just point your iPhone at the glass and the app tells you that a watermelon sativa gummy would go great with it.

It's amazing! Darren submitted it to Apple 15 months ago and he's still waiting to hear back; but when he does, he and I are going to be partying in Belize. First class, baby! Is there any other way to travel?

Plus, Dad doesn't know anything about cryptocurrency. When is he going to learn that the only thing you need for financial independence is a decent internet signal and a Reddit account?

So, next Friday will be my last day. I've already told my co-workers that I don't want a big party. Or a big virtual party since we're all still working from home. I submitted my notice and the messages on my company group chat have been SUPER positive. Wait, here's one now. I'll read it aloud:

"Remind me again. Who are you?"

Um, that probably came from somebody who was hired after me. But see, this is my point. Once I've extricated myself from the workforce, I won't

have to respond to group chat messages. If I must work from home on my laptop at the local Starbucks, I want it to be work that fulfills ME, not somebody else. I've given my heart and soul to this organization ever since the day my dad's golf buddy hired me. Those days are over.

So, that's it. As of next week, I'll be off the grid for a while. I plan to travel. Maybe hike or camp or just do something that feeds my soul. As long as Dogecoin stays stable, I'll be fine.

Bye for now. Please like and subscribe.

- Greg Schwem is a corporate stand-up comedian and author of two books: "Text Me If You're Breathing: Observations, Frustrations and Life Lessons From a Low-Tech Dad" and the recently released "The Road To Success Goes Through the Salad Bar: A Pile of BS From a Corporate Comedian," available at Amazon.com. Visit Greg on the web at www.gregschwem.com.

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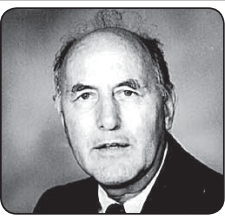
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HUMOR

A picture is worth a thousand words

The saying, “A picture is worth a thousand words,” won’t work for this humor column because my assignment is to write 700 words. But for Emaline and me, a picture turned out to be a pain in the butt—and also a source of fun and joy.



Larry Day

Our son saw a photo of a fuzzy-faced Yorky-Poo pup online and sent the photo by e-mail to Emaline and me. “Isn’t that the cutest face you’ve ever seen?” she said.

“It’s a really cute face, but that pup looks mischievous.”

Little did we know.

We contacted the owners and asked how we could see the pup. They said, “Come on over.”

They lived way out of town, but we finally found our way to the farm. The owners said the pup was the runt of the litter, but that she beat up on her male brothers and was a pain in the butt in general.

Izzy—that’s her name—had two

coal black eyes that shined out of a fuzzy white face. What a cutie!

Emaline was driving, and I was holding Izzy on my lap, or trying to hold her on my lap. Izzy had other ideas—like standing on my outside leg and putting her paws on the passenger-side window. When we came to a semaphore and had to stop for the red light, Izzy would bark at the folks in the other lane. Sometimes the dog in the other car stuck its head out the window and barked back. Then Izzy really went nuts.

I was impressed by Izzy’s cuss words. How did a dog so young acquire such a colorful vocabulary? It was another clue that Izzy was smarter than either Emaline or me. She spoke more fluent “dog” than either Emaline or I spoke English. And the verve with which she spoke? Emaline and I weren’t even in the same ballpark.

We finally parked in the driveway, and I put Izzy on a leash to lead her into the house. That was another revelation. I didn’t lead Izzy. She led me! Straining on the leash, she dragged me to the front door, raised up on her back legs and scratched.

“Move it, Dad,” she said.

And from that moment on, when Izzy was on a leash, I didn’t lead her—she led me. Our house is the second one from the corner. It has a wide driveway and a two-car garage.

When Izzy takes me for a walk, we

go to the corner, turn right and go up a sidewalk to a four-lane road. There is a crossroad 50 yards down to the right. Izzy always drags me to the crossroad. I insist that we stop there, and head back home. Izzy resists, but I don’t let her win. If we crossed the road, there’s no telling where she’d drag me. We might end up miles from home, and I’d have a sore arm from being dragged along.

Izzy is a picky, picky eater. We learned that the first day. I put some dry dog food in a dish we had bought especially for her. She not only rejected the food, she pushed the bowl away with her nose. I put her up on the couch beside me and fed her by hand.

The vet said, “Don’t ever feed her, or you’ll have to feed her all her life. Put the food down and let her eat or go without.”

It was hard, but not feeding her was a

wise decision. After trying and failing 16 ways to convince us, Izzy finally got hungry enough to eat. Thank heaven for small favors.

Now we’re all settled down—more or less—to a routine. Izzy wakes up at 6 a.m. and takes me for a walk. When we get back, we sit on the couch and read the newspaper. Izzy wants to watch TV, so I press the mute button on the remote and she watches while I read. When it’s Emaline’s wake-up time, Izzy and I rouse her from a deep sleep with an enthusiastic face-lick.

“Hey, Mom!,” she says, “Are you going to sleep all day? Get up and get a move on.”

- Larry Day is a former foreign correspondent, newspaper reporter and journalism professor. He has written humorous fiction—sometimes intentionally—all his life.

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RICK STEVES' EUROPE

Dangling from a Swiss cliff

By Rick Steves

Tribune Content Agency

As we've had to postpone our travels because of the pandemic, I believe a weekly dose of travel dreaming can be good medicine. Here are a



Rick Steves

few of my favorite European memories from the Swiss Alps—reminders of the thrills that await us at the other end of this crisis.

Dangling from a sheer cliff a thousand feet above the Lauterbrunnen Valley floor, I pause and look down at my boots, each numbly clinging to a rebar step—which, like giant staples, are tacked across the rock face. Between my legs, like little specks on the valley floor, I see tiny cows doing their part for the Swiss cheese industry. To my left, my mountain guide patiently waits, keeping a wary eye

on me. To my right, my Swiss friend Simon laughs, saying, “Hand me your camera.”

I know I need a photo to capture this amazing scene. But I don't want to have anything to do with grabbing my camera or posing. I am terrified.

I'm back in my favorite corner of Switzerland: the Berner Oberland. When I arrived, it occurred to me that I'd already ridden the lifts and hiked all the trails in the area. But there was one experience that I had yet to do: traverse the cliffside cableway called the via ferrata. This morning, Simon and I pulled on mountaineering harnesses and clipped our carabiners onto the first stretch of a nearly two-mile-long cable, setting off with a local guide on the “iron way” from Murren to Gimmelwald.

The route takes us along the very side of the cliff, like tiny window-washers on a geological skyscraper. As I make my way along the “trail,” I alternate my two carabiners from segment to segment along the sturdy steel cable. For me, physically, this is the max. I am almost numb with fear. After one particularly harrowing crossing—gingerly taking one rebar step after another—



RICK STEVES, RICK STEVES' EUROPE

Buckled up as we embark on the via ferrata.

I say to the guide, “OK, now it gets easier?”

“No,” he says. “Now comes Die Hammer Ecke!” Translated into English, this means “The Hammer Corner.” This name does not calm my fears.

For a couple hundred yards, we creep across a perfectly vertical cliff face—feet gingerly gripping rebar steps, hands tight on the cable. Miniature cows and a rushing river are far below me, the cliff face rockets directly above me, and a follow-the-cable horizontal path bends out of sight in either direction.

As I inch along the cliff, my mind flashes back to some other adventures with Simon over the years. Living high on the peaks of Europe, the Swiss are experts at living with nature—and Simon is always eager to share with me the Alps in all their moods. On recent

visits, a new theme has emerged: the clear impact of climate change on their world. To people like Simon, who live so close to nature, the physical changes resulting from strange and changing weather is an increasingly troubling reality. Glaciers are shrinking, ski lifts come with snow-making gear plumbed in, and freak rainstorms—like alpine monsoons—batter flower gardens.

On one of my visits, we rode the early-morning lift to Mannlichen, high on the ridge above Grindelwald and Lauterbrunnen, and stepped off and into a visual symphony: Before us towered the mighty Eiger, Monch, and Jungfrau peaks. Simon, who'd worked at Mannlichen's mountaintop restaurant as a kid and still bikes here a couple of nights a week, spoke of the subtle changes he'd noticed here.

■ CONTINUED ON PAGE 25



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Rick Steves

■ CONTINUED FROM PAGE 24

Walking by a glacial pond, he recalled how, during his childhood, there would be hundreds of frogs singing. Now there are none.

On another hike, as we gazed up at the north face of the Eiger, Simon told me of speed climbers leaving Interlaken on the early train to the base, scaling this Everest of rock faces, and getting back to Interlaken in time for a late-afternoon business meeting. But as the permafrost thaws, there are more falling rocks, and mountain guides are abandoning once-standard ascents that are no longer safe.

With Simon, I've experienced calm, cool mornings giving way to freak afternoon hailstorms. One time, nervous locals scrambled as the sky got dark and then . . . bam! The road became a river of flowing hail balls, leaves, and petals. Fifteen minutes later, the storm was over: Fabric on chairs was ripped, birds were stripped of their feathers, and car rooftops were blanketed in dents.

Back up on the via ferrata, I reach the end of my terrifying journey. Taking that last step, I triumphantly unclip my carabiner for the last time and hug our guide like a full-body high-five. Vivid experiences like this one are a hallmark of travel in the Swiss Alps. I only hope that future generations can enjoy this glorious landscape, too.

- Rick Steves (www.ricksteves.com) writes *European guidebooks*, hosts travel shows on public TV and radio, and organizes European tours. This article was adapted from his new book, *For the Love of Europe*. You can email Rick at rick@ricksteves.com and follow his blog on Facebook.

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PAINTING WITH WORDS

Sonnet 73: That time of year thou mayst in me behold

Poem Title: Sonnet 73: That time of year thou mayst in me behold

Poet: William Shakespeare

While you may be familiar with some of William Shakespeare's plays, you might be less familiar with some of his poems. There not only is beautiful imagery in Shakespeare's poems, but often there are hidden thoughts in his words, which one could obtain through careful analysis. One



Tom
Mach

such poem that relates to the fall season of the year is his Sonnet 73. Picture a scene where you see trees with yellow leaves that hang from branches and other trees that have few, or even none, of these leaves. The boughs of these trees that "shake against the cold" are described as "choirs" where birds used to sing.

He notes that as the sun sets in the west a man sees "the twilight of such day." As the man gets older, he needs to cherish each day because the "black night" will extinguish it into darkness. In this poem, the man sees himself to be like the glowing remnants of a fire, which lies "on the ashes of his youth." At the end of his poem, Shakespeare seems to be telling this man, when he is still in his youth, that he needs to realize the finality of his existence and must continue to make his love strong and give it nourishment just as a fire continues to be nourished by a log. To me, this love is the passion we have for the many things we have enjoyed when we were younger—and now we have those memories to nourish us.

While Shakespeare suggests in this poem that death is finality of life, I

personally believe that human death is the beginning of eternal life. His poem need not be a discouragement about his mention of the finality of "the death-bed whereon we must expire." There is always hope of a greater, more wonderful existence.

Here then is his poem:

Sonnet 73: That time of year thou mayst in me behold

By William Shakespeare

That time of year thou mayst in me behold

When yellow leaves, or none, or few, do hang

Upon those boughs which shake against the cold,

Bare ruin'd choirs, where late the sweet birds sang.



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*In me thou see'st the twilight of such day
As after sunset fadeth in the west,
Which by and by black night doth take
away,*

*Death's second self, that seals up all in
rest.*

*In me thou see'st the glowing of such fire
That on the ashes of his youth doth lie,
As the death-bed whereon it must expire,
Consum'd with that which it was
nourish'd by.*

*This thou perceiv'st, which makes thy
love more strong,*

*To love that well which thou must leave
ere long.*

If you would like to read the gospels as one book in novel form, please go to www.Amazon.com/books and search for the book titled *Three Years With Jesus* by Tom Mach. There is also a discussion on page eight of this issue of *Kaw Valley Senior Monthly*. If you have comments or questions, please email me at tom.mach@yahoo.com. My bio is at www.Tom-Mach.com.



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MY PET WORLD

Redirect dog who is obsessively attached to a toy

By **Cathy M. Rosenthal**
Tribune Content Agency

Dear Cathy: About six months ago, we adopted a purebred, four-year-old red, floppy-eared male Doberman pinscher. He normally is a big goof-ball, but we bought him some stuffed dog toys to play with and it somehow totally changed his behavior. He always keeps the toy with him, carrying it wherever he goes. He won't eat, drink, or go outside without it, and is totally distant to us. He will not come to us for a pat on the head or let us get near the toy. He actually growls and sometimes snaps if he perceives we are trying to get it from him. On the few occasions where we have tricked him and gotten it back, he immediately reverts to his old, affectionate and goofy self. Is there a reason for this behavior?

Also, we adopted him for companionship and protection for my wife, but he has become a "daddy's boy" and does not show her the level of affection we had hoped for. She is the one who feeds him and gives him treats in an effort to increase his attention to her, but he still focuses most of his loyalty to me. Any way to redirect his attention to her? - Gary, Las Vegas, Nevada

Dear Gary: It's not uncommon for a dog to get attached to a toy. Sometimes, it's because they have a lot of pent up energy; sometimes, they are possessive and obsessive of their things, and sometimes, we just don't know. Since he is getting aggressive about it, it needs to be addressed.

Give him a toy for a limited time only, and then get the toy back and put it away where he can't see it. To get the toy back, ask him to "drop it" while offering a high value treat, like a piece of hot dog. He should drop the toy in order to take the "better" option. Be sure to toss the hot dog away from the toy so he has to go after it and doesn't

see you taking the toy. Then redirect him by having your wife play a game with him, walk him or train him. The increased mental and physical activity can help rework his brain as well as improve their relationship.

If there's no improvement with the toy problem after a few weeks, consult a behaviorist who can observe and



make further recommendations.

Dear Cathy: We adopted a one-year-old old male neutered rescue cat. He is active, friendly, and a fun cat to have in our house. He will often roll onto his back exposing his belly when he wants to be petted. However, he will nip at our fingers. We know this is a part of how kittens play, but what else can we do to stop this biting behavior. Currently, we disengage as soon as he starts that. - Gary, Plainview, New York

Dear Gary: Disengaging from him is a good start. The other is to never play with a kitten or cat with your bare hands. Even if your cat wants to be petted, petting the belly always results

in the cat grabbing a hand with their claws or their mouth. Instead, use a toy, like a stuffed sock, to play with him so that he can exhibit normal cat behaviors by grabbing and biting the sock. You can use the sock, a back scratcher or long handled comb or brush to pet him, if you want. Just don't use your hands.

- Cathy M. Rosenthal is a longtime animal advocate, author, columnist and pet expert who has more than 25 years in the animal welfare field. Send your pet questions, stories and tips to cathy@petpundit.com. Please include your name, city, and state. You can follow her @cathymrosenthal.

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GOREN ON BRIDGE

WITH BOB JONES

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SECOND-HAND LOW?

Both vulnerable, South deals

NORTH

♠ 9 7 5 2
♥ A J 10 6 4
♦ J 5
♣ 7 2

WEST

♠ Void
♥ Q 9 8 2
♦ Q 10 7 6
♣ K J 8 5 4

EAST

♠ Q 10 6 4
♥ 7 5
♦ A 8 3
♣ A 10 9 3

SOUTH

♠ A K J 8 3
♥ K 3
♦ K 9 4 2
♣ Q 6

The bidding:

SOUTH	WEST	NORTH	EAST
1♠	Pass	2♠	Pass
3♦	Pass	3♠	All pass

Opening lead: Five of ♣

An early part of learning the game is memorizing “rules” that serve as useful guidelines for new players. “Second hand low” and “third hand high” are useful tips for defenders and they are usually right. A good defender, however, will look for opportunities to break those “rules” when circumstances call for it. West in today’s deal was Danish expert Knut Blakset.

Blakset started with a low club to his partner’s ace and East found the deceptive shift to a low diamond. South could have risen with his king, but he cannot be seriously faulted for playing low. Blakset won with his queen, cashed the king of clubs, and led a diamond to East’s ace. Another diamond was ruffed in dummy and South now had to play the trump suit for no losers.

The normal play holding nine trumps is to play for the drop of the queen. South led a spade to his ace and got the bad news. South’s trumps were good enough to pick up all of East’s trumps, but he needed two entries to dummy to take two finesses. South led the three of hearts from his hand intending to insert dummy’s jack. This would give him two dummy entries if West held the queen of hearts.

West held the queen of hearts all right, but he played it when South led the three! No second hand low for him. South won with dummy’s ace, but that was his only dummy entry and he drifted down one. Nice play by West!

(Bob Jones welcomes readers’ responses sent in care of this newspaper or to Tribune Content Agency, LLC., 16650 Westgrove Dr., Suite 175, Addison, TX 75001.)

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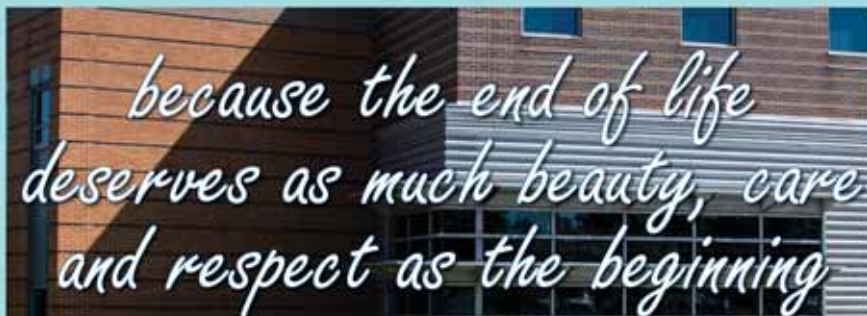
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By David L. Hoyt and Jeff Knurek



INSTRUCTIONS: Find as many words as you can by linking letters up, down, side-to-side and diagonally, writing words on a blank sheet of paper. You may only use each letter box once within a single word. Play with a friend and compare word finds, crossing out common words.

BOGGLE POINT SCALE

- 3 letters = 1 point
- 4 letters = 2 points
- 5 letters = 3 points
- 6 letters = 4 points
- 7 letters = 6 points
- 8 letters = 10 points
- 9+ letters = 15 points

YOUR BOGGLE RATING

- 151+ = Champ
- 101-150 = Expert
- 61-100 = Pro
- 31-60 = Gamer
- 21-30 = Rookie
- 11-20 = Amateur
- 0-10 = Try again

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Across

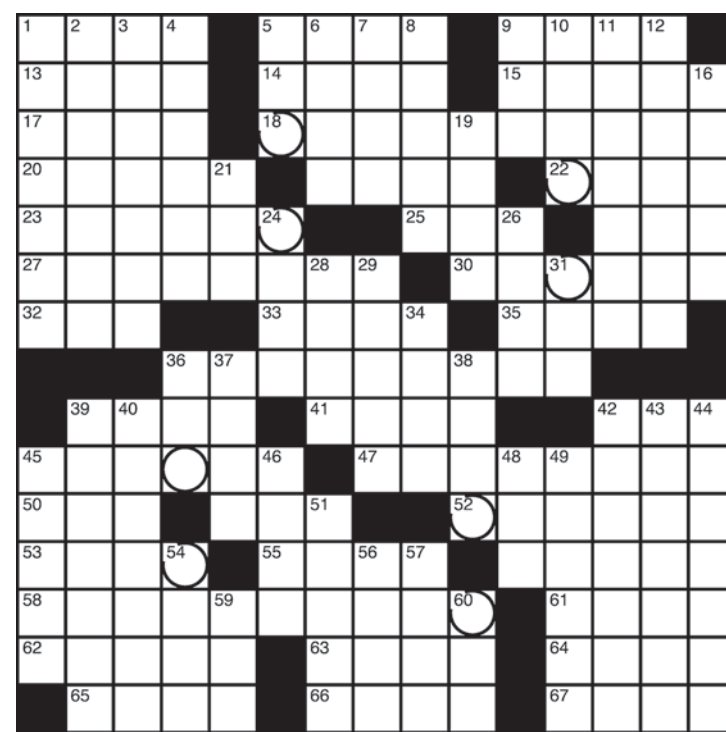
- 1 Architectural recess
- 5 Good enough
- 9 Grad
- 13 "A New Day Has Come" singer
- 14 Like Erté's art
- 15 Compensate
- 17 Full of anticipation
- 18 Subject to being wiped out
- 20 Source of some TV content
- 22 Kardashian matriarch
- 23 "We ___ alone"
- 25 Genetic connection
- 27 Bridge protectors
- 30 Promotional giveaways
- 32 Explosive initials
- 33 "Bob's Burgers" sibling
- 35 Fellows
- 36 Sports bet based on total points scored ... or a hint to answering four puzzle clues
- 39 Chamonix peak

- 41 Retro ski resort sight
- 42 Inexact no.
- 45 Like a busy chimney sweep's clothes
- 47 Collide with
- 50 Impediment to walking down a hallway
- 52 Bleeping editor
- 53 Hawkeye State campus town
- 55 Recommendation for better health
- 58 Evil fairy played by Angelina Jolie
- 61 Kurylenko of "Quantum of Solace"
- 62 In a heap
- 63 Bravo preceder
- 64 It's not optional
- 65 Tibetan honorific
- 66 Alka-Seltzer jingle word
- 67 International gas brand

Down

- 1 Hardheaded
- 2 Blast furnace output
- 3 With the least delay

- 4 Word with steam or fire
- 5 Many a poem by Sharon Olds
- 6 NBA coach Steve
- 7 Amazon berry
- 8 Alpine song
- 9 Continuing story line
- 10 Source of inside info, perhaps
- 11 Criticize severely
- 12 Casts in a bad light
- 16 Green lights
- 19 "You sure of that?"
- 21 Soak (up)
- 24 Thames gallery
- 26 African river to the Mediterranean
- 28 Topsoil
- 29 Treats with disdain
- 31 Hammer home?
- 34 Uptight
- 36 Go (for)
- 37 Nair rival that originally had "N" as its first letter
- 38 Horror icon, for short
- 39 Web service since 1993
- 40 Parsons of old Hollywood gossip
- 42 Stores on a farm
- 43 Trio in funny shorts
- 44 Storm often chased



- 45 Mischief-maker
- 46 "Sorry Not Sorry" singer Lovato
- 48 "Give ___ break!"
- 49 Chant
- 51 Summarize
- 54 Come across as
- 56 Inspiron maker
- 57 Lowdown
- 59 HHS agency
- 60 Touchscreen touch

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	7								2
		3	8	4				7	
6						5			
	3	1						5	7
			6			3			
2	6							3	1
			5						8
		5	9	7	8	1			
7									

JUMBLE

Unscramble these four Jumbles, one letter to each square, to form four ordinary words.

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GRYOL

○ □ □ □ □ □ □ □

PRUEP

○ □ □ □ □ □ □ □

SEOUDX

□ □ □ □ □ □ □ □

EYXNOG

○ □ □ □ □ □ □ □

Ans: " □ □ □ □ □ □ □ □ - □ □ □ □ □ □ □ □ "

THAT SCRAMBLED WORD GAME
by David L. Hoyt and Jeff Knurek

Check out the new, free JUST JUMBLE app

Now arrange the circled letters to form the surprise answer, as suggested by the above cartoon.

SCRABBLE G.R.A.M.S.

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PAR SCORE 215-225
BEST SCORE 287

FIVE RACK TOTAL
TIME LIMIT: 25 MIN

DIRECTIONS: Make a 2- to 7-letter word from the letters in each row. Add points of each word, using scoring directions at right. Finally, 7-letter words get 50-point bonus. "Blanks" used as any letter have no point value. All the words are in the Official SCRABBLE® Players Dictionary, 5th Edition.

For more information on tournaments and clubs, email NASPA - North American SCRABBLE Players Association info@scrabbleplayers.org. Visit our website - www.scrabbleplayers.org. For puzzle inquiries contact scrgams@gmail.com

A₁ E₁ O₁ L₁ F₄ R₁ M₃

A₁ I₁ U₁ N₁ N₁ T₁ G₂

A₁ E₁ I₁ U₁ R₁ F₄ Q₁₀

E₁ E₁ O₁ L₁ R₁ P₃ X₈

A₁ E₁ U₁ P₃ M₃ L₁ K₅

1st Letter Triple

Double Word Score

Answers to all puzzles on page 30

CROSSWORD SOLUTION



SUDOKU SOLUTION

8	7	4	3	9	1	6	5	2
5	2	3	8	4	6	7	9	1
6	1	9	7	2	5	8	4	3
4	3	1	2	8	9	5	6	7
9	5	7	6	1	3	2	8	4
2	8	6	4	5	7	3	1	9
1	6	2	5	3	4	9	7	8
3	4	5	9	7	8	1	2	6
7	9	8	1	6	2	4	3	5

BOGGLE ANSWERS

ITALY, SPAIN, FRANCE, GREECE, POLAND, PORTUGAL

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JUMBLE ANSWERS

Jumbles: GLORY, UPPER, EXODUS, OXYGEN

Answers: The farmer viewed his field of pumpkins. To him, it was --"GOURD-GEOUS"

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SCRABBLE GRAMS SOLUTION														
F ₄	E ₁	M ₃	O ₁	R ₁	A ₁	L ₁	RACK 1 =	<u>62</u>						
A ₁	N ₁	T ₁	I ₁	G ₂	U ₁	N ₁	RACK 2 =	<u>58</u>						
A ₁	Q ₁₀	U ₁	I ₁	F ₄	E ₁	R ₁	RACK 3 =	<u>71</u>						
E ₁	X ₈	P ₃	L ₁	O ₁	R ₁	E ₁	RACK 4 =	<u>82</u>						
M ₃	A ₁	K ₅	E ₁	U ₁	P ₃		RACK 5 =	<u>14</u>						
PAR SCORE 215-225							TOTAL						287	

MY ANSWER

The Bible gives the answers, though many find its truth unacceptable

From the writings of the Rev. Billy Graham

Tribune Content Agency

Q: Does the Bible really reflect what's going on in the world? My friends say that talk about an antichrist is a lie designed by religious people to make others think they won't go to Heaven unless they believe in God. -- B.W.

A: The Bible says the state of the world will grow darker as we near the end of the age. This is evident when even news reporters ask the question: "What is the world coming to?"

The Bible gives the answers, though many find its truth unacceptable. But the end of the world as we know it will culminate with Jesus Christ coming again as the King triumphant. For those

who don't settle the state of their soul in light of this truth, their future is dark indeed.

The Bible says that the god of this age [Satan] has blinded the eyes of those who don't believe God's truth so that the light of the Gospel of the Lord Jesus Christ will have no impact. They have more faith in mankind's empty promises than the God who created them and holds the future in His hands.

There's coming a time when the Antichrist will take the world by storm, promising peace. His popularity will lure hearts and deceive minds. The human race will be caught up in exhilaration, believing the Antichrist alone will solve their dilemmas and bring global tranquility. This is why God's Word proclaims: "Be saved

from this perverse generation" (Acts 2:40). But when the King of glory breaks through the storm clouds, He will reveal to the world the great deceiver and gather to Himself all those who belong to Him. This is called the blessed hope.

We only have this moment to prepare for eternity. For those who delay, why do you wait? Turn to Christ now and live in the promise of His eternal light.

- This column is based on the words and writings of the late Rev. Billy Graham.

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"The 50+ demo accounts for half of all consumer expenditures — yet a shockingly small 10 percent of marketing dollars are targeted toward 50+.

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Source: Huffington Post, [huffingtonpost.com/mark-bradbury/the-7-incredible-facts-about-boomers-spending_b_6815876.html](https://www.huffingtonpost.com/mark-bradbury/the-7-incredible-facts-about-boomers-spending_b_6815876.html)

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The *Bark Iris*. Kevin Groenhagen's third great-grandparents, Siebelt Kornelius Groenhagen and Grietje Harms Rade-maker, sailed from Bremen, Germany, to Baltimore aboard this ship in 1871.

The B.I.G. Deal includes the required research, a PDF version of the five-generation ancestor chart, and a color version of the chart printed on glossy paper stock.

Contact Kevin Groenhagen at groenhagen@sbcglobal.net or 785-841-9417 for more information.



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